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26212 7590 02/22/2011
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EXAMINER

DONLON, RYAN D

ART UNIT

PAPER NUMBER

3695

DATE MAILED: 02/22/2011

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/733,251	12/12/2003	Thomas M. Fischer	12587-0040001	8670

TITLE OF INVENTION: UNEMPLOYMENT INSURANCE MANAGEMENT

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1510	\$0	\$0	\$1510	05/23/2011

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

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(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
107/33,251	12/12/2003	Thomas M. Fischer	12587-0040001	8670

TITLE OF INVENTION: UNEMPLOYMENT INSURANCE MANAGEMENT

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1510	\$0	\$0	\$1510	05/23/2011

EXAMINER	ART UNIT	CLASS-SUBCLASS
DONLON, RYAN D	3695	705-004000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB-112) attached;
☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB-117, Rev. 03-02 or more recent) attached. Use of a **Customer Number is required.**

2. For printing on the patent front page, list

- (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, _____
(2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.111. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

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Please check the appropriate assignee category or categories (will not be printed on the patent): ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

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5. **Change in Entity Status** (from status indicated above)

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

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Determination of Patent Term Adjustment under 35 U.S.C. 154 (b) (application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 1336 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 1336 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

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The information provided by you in this form will be subject to the following routine uses:

1. The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C. 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether disclosure of these records is required by the Freedom of Information Act.
2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.
3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.
4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).
5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent Cooperation Treaty.
6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).
7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.
8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspection or an issued patent.
9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.

Notice of Allowability**Application No.**

10/733,251

Applicant(s)

FISCHER ET AL.

Examiner

RYAN D. DONLON

Art Unit

3695

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to communications filed 15 July 2010, 15 September 2010, 15 October 2010 and 30 December 2.

2. ☒ The allowed claim(s) is/are 80,90-116 and 147-154.

3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) ☐ All b) ☐ Some* c) ☐ None of the:

1. ☐ Certified copies of the priority documents have been received.

2. ☐ Certified copies of the priority documents have been received in Application No. _____.

3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.

(a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached

1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.

(b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)

2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3. ☐ Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____

4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material

5. ☐ Notice of Informal Patent Application

6. ☐ Interview Summary (PTO-413),
Paper No./Mail Date _____.

7. ☒ Examiner's Amendment/Comment

8. ☒ Examiner's Statement of Reasons for Allowance

9. ☐ Other _____.

/Narayanswamy Subramanian/
Primary Examiner, Art Unit 3695

DETAILED ACTION

1. This communication is in response to Applicant's communications filed on 15 July 2010, 15 September 2010, 15 October 2010 and 30 December 2010. The addition of new claims 149-154, and amendments to claims 80, 90, 91, 95-99, 102-103, 109-124, 130, 131, 135, 138, 142, and 147-149 have been entered. Rejections made under 35 USC 101, 35 USC 112 and 35 U.S.C. §103 in the last office action have been withdrawn in view of the amendments. Claims 80, 90-116 and 147-154 are pending in this application.

Examiner's Amendment/Comment

2. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Attorney Roberto J. Devoto (Reg. No. 55108) on 4 February 2011.

The application has been amended as follows:

3. Claim 80. (Amended) A system for handling unemployment insurance comprising:
4. a database containing unemployment insurance benefit data and unemployment insurance tax data, wherein the unemployment insurance benefit data comprises a benefit status of a first particular claimant and the unemployment insurance tax data comprises an unemployment insurance tax payment status of a first particular [[an]]

employer associated with the first particular claimant and an unemployment insurance tax payment status of a second particular employer; and

a computer system including at least one computer processor configured to:
receive login information from a first user, the login information including a user identifier for the first user;

authenticate the first user based on the login information received from the first user;

determine that the first user is a registered employer based on the login information for the first user and identify the first user as the first particular employer;

as a consequence of the determining that the first user is a registered employer;

prompt the first user to provide information regarding employees of the first particular employer;

receive information from the first user regarding employees of the first particular employer in response to the prompting. [[:]]

calculate, based on the information received from the first user, an unemployment insurance tax due by the first particular employer to a federal or state government unemployment insurance agency [[based on the received information from the employer]],

communicate to the first user [[employer]] an invoice requesting payment of the unemployment insurance tax due by the first particular employer,

receive an indication that the unemployment insurance tax due by the first particular employer has been paid,

access the unemployment insurance tax payment status of the first particular employer stored in the database,

update the accessed unemployment insurance tax payment status of the first particular employer based on the information received from the first user [[employer]] and to reflect payment of the unemployment insurance tax due by the first particular employer, and,

store the updated unemployment insurance tax payment status of the first particular employer in the database; [[,]]

receive login information from a second user, the login information received from the second user

determine whether the second user is a claimant or a registered employer based on the login information fro the second user;

if the second user is determined to be a claimant:

identify the second user as the first particular claimant,

prompt the second user to submit a request for an unemployment insurance benefit,

receive [[a]] the request for [[an]] the unemployment insurance benefit [[by the claimant]] in response to the prompting, and

evaluate the request for the unemployment insurance benefit [[by the claimant]] based on the benefit status of the first particular claimant and the updated unemployment insurance tax payment status of the first particular employer; and

if the second user is determined to be a registered employer:

identify the second user as the second particular employer.

prompt the second user to provide information regarding employees of the second particular employer.

receive information from the second user regarding employees of the second particular employer in response to the prompting.

calculate based on the information received from the second user, an unemployment insurance tax due by the second particular employer to the federal or state government unemployment insurance agency, and

communicate to the second user an invoice requesting payment of the unemployment insurance tax due by the second particular employer.

5. Claim 91. The system of claim 80 further comprising an access channel configured to allow [[a]] the first user access to the database and to the computer system.
6. Claim 92. The system of claim 91 wherein the access channel comprises a telephone contact center configured to receive telephone calls from [[a]] the first user.
7. Claim 93. The system of claim 91 wherein the access channel comprises a web self-service center configured to communicate with [[a]] the first user over a computer network.
8. Claim 94. The system of claim 91 wherein the access channel comprises an optical character recognition module configured to scan a paper document received

from [[a]] the first user and convert information on the paper document to computer readable data.

9. Claim 96. The system of claim 95 wherein the desktop enables the worker to process the request for the unemployment insurance benefit received from the second user[[by the claimant]].

10. Claim 97. The system of claim 95 wherein the desktop enables the worker to process the payment of the unemployment insurance tax due by the first particular employer.

11. Claim 100. The system of claim 80 further comprising a web page interface configured to receive a web-based communication from [[a]]the first user.

12. Claim 101. The system of claim 100 wherein the web page interface is configured to send a web-based communication to [[a]]the first user.

13. Claim 102. The system of claim 100 wherein the web page interface comprises:
one or more web pages configured to enable the second user[[claimant]] to submit the request for the unemployment insurance benefit; and

one or more web pages configured to enable the first user[[employer]] to process payment of the unemployment insurance tax due by the first particular employer.

14. Claim 103. The system of claim 102 wherein the one or more web pages configured to enable the first user[[employer]] to process payment of the unemployment insurance tax due by the first particular employer comprises: at least one web page displaying the invoice that requests payment of the unemployment insurance tax due by the first particular employer, and at least one web page configured to receive payment

information from the first user[[employer]] for paying the invoice that requests payment of the unemployment insurance tax due by the first particular employer.

15. Claim 104. The system of claim 103, wherein the payment information includes credit card information for paying the invoice that requests payment of the unemployment insurance tax due by the first particular employer.

16. Claim 109. The system of claim 80 wherein the computer system is further configured to:

~~receive the request for the unemployment insurance benefit;~~

send a notification to the first particular employer associated with the first particular claimant indicating that the first particular claimant is seeking the unemployment insurance benefit; and

receive a response from the first particular employer to the notification.

17. Claim 110. The system of claim 109 wherein the computer system is further configured to update the database based on the response from the first particular employer.

18. Claim 111. The system of claim 80 wherein the computer system is further configured to issue the unemployment insurance benefit to the first particular claimant if the first particular claimant is eligible for the unemployment insurance benefit.

19. Claim 112. The system of claim 111 wherein the computer system is further configured to receive an update of the benefit status of the first particular claimant.

20. Claim 113. The system of claim 111 wherein the computer system is further configured to evaluate whether to terminate the unemployment insurance benefit based on the updated benefit status of the first particular claimant.

21. Claim 114. The system of claim 80 wherein the computer system being configured to evaluate the request comprises the computer system being configured to:

access the updated unemployment insurance tax payment status of the first particular employer stored in the database,

determine, based on the accessed updated unemployment insurance tax payment status of the first particular employer, whether the first particular employer associated with the first particular claimant is an employer currently employing the first particular claimant, and

if the first particular employer associated with the first particular claimant is determined to be currently employing the first particular claimant, deny the request as fraudulent.

22. Claim 115. The system of claim 80 wherein the computer system being configured to receive information from the first user[[employer]] regarding employees of the first particular employer includes the computer system being configured to receive information about new employees of the first particular employer.

23. Claim 116. The system of claim 80 wherein the computer system being configured to receive information from the first user[[employer]] regarding employees of the first particular employer includes the computer system being configured to receive wage information paid by the first particular employer to the employees.

24. Claims 117-146 (Canceled).

25. Claim 147. A system for handling unemployment insurance comprising:

at least one computer processor;

unemployment insurance benefit data comprising a benefit status of a first particular claimant;

unemployment insurance tax data comprising an unemployment insurance tax payment status of a first particular [[an]] employer associated with the first particular claimant and an unemployment insurance tax payment status of a second particular employer; and

a desktop that is configured to:

receive login information from a first user, the login information including a user identifier for the first user;

authenticate the first user based on the login information received from the first user;

determine that the first user is a registered employer based on the login information for the first user and identifying the first user as the particular employer;

as a consequence of determining that the first user is a registered employer;

prompt the first user to provide information regarding employees of the first particular employer in response to prompting.

receive information from the first user[[employer]] regarding employees of the first particular employer in response to prompting[[.]]

calculate, using the at least one computer processor and based on the information received from the first user, an unemployment insurance tax due by the first particular employer to a federal or state government unemployment insurance agency ~~based on the received information from the employer~~,

communicate to the first user[[employer]] an invoice requesting payment of the unemployment insurance tax due by the first particular employer,

receive an indication that the unemployment insurance tax due by the first particular employer has been paid,

access the unemployment insurance tax payment status of the first particular employer, and

update the accessed unemployment insurance tax payment status of the first particular employer based on the information received from the first user [[employer]] and to reflect payment of the unemployment insurance tax due by the first particular employer[[.]]

receive login information from a second user, the login information including a user identifier for the second user;

authenticate the second user based on the login information received from the second user;

determine whether the second user is a claimant or a registered employer
based on the login information for the second user;

if the second user is determined to be a claimant:

_____ identify the second user as the first particular claimant,

_____ prompt the second user to submit a request for an unemployment
insurance benefit,

_____ receive [[a]] ~~the~~ request for [[an]]~~the~~ unemployment insurance
benefit ~~in response to prompting by the claimant,~~ and

_____ evaluate the request for the unemployment insurance benefit ~~by the~~
~~claimant~~ based on the benefit status of the first particular claimant and the
updated unemployment insurance tax payment status of the first particular
employer; and

if the second user is determined to be a registered employer:

_____ identify the second user as the second particular employer,

_____ prompt the second user to provide information regarding
employees of the second particular user,

_____ receive information from the second user regarding employees of
the second particular employer in response to the prompting,

_____ calculate, based on the information received from the second user,
an unemployment insurance tax due by the second particular employer to
the federal or state government unemployment insurance agency, and

communicate to the second user an invoice requesting payment of
the unemployment insurance tax due by the second particular employer.

26. Claim 148. The system of claim 147, wherein the desktop comprises a web-based interface configured to provide:

one or more web pages that receive the information from the first user [[employer]] regarding employees of the first particular employer;

one or more web pages that display the invoice requesting payment of the unemployment insurance tax due by the first particular employer;

one or more web pages that receive payment information for payment of the unemployment insurance tax due by the first particular employer; and

one or more web pages with which the second user[[claimant]] can interact to electronically submit the request for the unemployment insurance benefit.

27. Claim 149. A method for handling unemployment insurance, comprising:

providing a database of an unemployment insurance management system, the database containing unemployment insurance benefit data and unemployment insurance tax data, wherein the unemployment insurance benefit data comprises a benefit status of a first particular claimant and the unemployment insurance tax data comprises an unemployment insurance tax payment status of a first particular employer associated with the first particular claimant and an unemployment insurance tax payment status of a second particular employer;

receiving login information to the unemployment insurance management system from a first user, the login information including a user identifier for the first user;

authenticating the first user based on the login information received from the first user;

determining that the first user is a registered employer based on the login information for the first user and identifying the first user as the first particular employer;

as a consequence of determining that the first user is a registered employer;[[.]]

prompting the first user to provide information regarding employees of the first particular employer,

receiving information from the first user regarding employees of the first particular employer in response to the prompting;[[.]]

electronically calculating, by at least one computer processor and based on the information received from the first user, an unemployment insurance tax due by the first particular employer to a federal or state government unemployment insurance agency,

communicating to the first user an invoice requesting payment of the unemployment insurance tax due by the first particular employer,

receiving an indication that the unemployment insurance tax due by the first particular employer has been paid,

electronically accessing, by the at least one computer processor, the unemployment insurance tax payment status of the first particular employer stored in the database[[.]]; updating the accessed unemployment insurance tax payment status of the first particular employer based on the information received

from the first user and to reflect payment of the unemployment insurance tax due by the first particular employer, and

electronically storing the updated unemployment insurance tax payment status of the first particular employer in the database;

receiving login information to the unemployment insurance management system from a second user, the login information including a user identifier for the second user;

authenticating the second user based on the login information received from the second user;

determining whether the second user is a claimant or a registered employer based on the login information for the second user;

if the second user is determined to be a claimant:

identifying the second user as the first particular claimant,

prompting the second user to submit a request for an unemployment insurance benefit;

receiving the request for the unemployment insurance benefit from the second user in response to the prompting, and

evaluating the request for the unemployment insurance benefit received from the second user based on the benefit status of the first particular claimant and the updated unemployment insurance tax payment status of the first particular employer; and

if the second user is determined to be a registered employer:

identifying the second user as the second particular employer,
prompting the second user to provide information regarding employees of
the second particular employer,
receiving information from the second user regarding employees of the
second particular employer in response to the prompting,
electronically calculating, by the at least one computer processor and
based on the information received from the second user, an unemployment
insurance tax due by the second particular employer to the federal or state
government unemployment insurance agency, and
communicating to the second user an invoice requesting payment of the
unemployment insurance tax due by the second particular employer.

Allowable Subject Matter

28. The following is a statement of reasons for the indication of allowable subject matter:

29. With respect to **claim 80**, the prior art of record (Micciantuono, US 2003/0225639 in view of GAO, "UNEMPLOYMENT INSURANCE Increased Focus on Program Integrity Could Reduce Billions in Overpayments" and Box, US 7194426) teaches a system for handling unemployment insurance comprising:

a database containing unemployment insurance benefit data and unemployment insurance tax data, wherein the unemployment insurance benefit data comprises a benefit status of a first particular claimant and the unemployment insurance tax data

comprises an unemployment insurance tax payment status of a first particular employer associated with the first particular claimant and an unemployment insurance tax payment status of a second particular employer; and

a computer system including at least one computer processor configured to:

receive login information from a first user, the login information including a user identifier for the first user;

authenticate the first user based on the login information received from the first user;

receive information from the first user regarding employees of the first particular employer in response to the prompting,

calculate, based on the information received from the first user, an unemployment insurance tax due by the first particular employer to a federal or state government unemployment insurance agency,

communicate to the first user an invoice requesting payment of the unemployment insurance tax due by the first particular employer,

receive an indication that the unemployment insurance tax due by the first particular employer has been paid,

access the unemployment insurance tax payment status of the first particular employer stored in the database,

update the accessed unemployment insurance tax payment status of the first particular employer based on the information received from the first user

and to reflect payment of the unemployment insurance tax due by the first particular employer, and,

store the updated unemployment insurance tax payment status of the first particular employer in the database; and

evaluate the request for the unemployment insurance benefit based on the benefit status of the first particular claimant and the updated unemployment insurance tax payment status of the first particular employer; and

Even though, the prior art of record teaches the above-mentioned features, the prior art of record fails to teach a system for handling unemployment insurance comprising a computer system including at least one computer processor configured to:

determine that the first user is a registered employer based on the login information for the first user and identify the first user as the first particular employer;

as a consequence of the determining that the first user is a registered employer: prompt the first user to provide information regarding employees of the first particular employer;

receive login information from a second user, the login information received from the second user

determine whether the second user is a claimant or a registered employer based on the login information from the second user;

if the second user is determined to be a claimant:

identify the second user as the first particular claimant,

prompt the second user to submit a request for an unemployment insurance benefit,
receive the request for the unemployment insurance benefit in response to the prompting

if the second user is determined to be a registered employer:

identify the second user as the second particular employer,
prompt the second user to provide information regarding employees of the second particular employer,
receive information from the second user regarding employees of the second particular employer in response to the prompting,
calculate based on the information received from the second user, an unemployment insurance tax due by the second particular employer to the federal or state government unemployment insurance agency, and
communicate to the second user an invoice requesting payment of the unemployment insurance tax due by the second particular employer.

30. With respect to **claim 147**, the prior art of record (Micciantuono, US 2003/0225639 in view of GAO, "UNEMPLOYMENT INSURANCE Increased Focus on Program Integrity Could Reduce Billions in Overpayments" and Box, US 7194426) teaches a system for handling unemployment insurance comprising:

at least one computer processor;
unemployment insurance benefit data comprising a benefit status of a first particular claimant;

unemployment insurance tax data comprising an unemployment insurance tax payment status of a first particular [[an]] employer associated with the first particular claimant and an unemployment insurance tax payment status of a second particular employer; and

a desktop that is configured to:

receive login information from a first user, the login information including a user identifier for the first user;

authenticate the first user based on the login information received from the first user;

receive information from the first user regarding employees of the first particular employer in response to prompting,

calculate, using the at least one computer processor and based on the information received from the first user, an unemployment insurance tax due by the first particular employer to a federal or state government unemployment insurance agency,

communicate to the first user an invoice requesting payment of the unemployment insurance tax due by the first particular employer,

receive an indication that the unemployment insurance tax due by the first particular employer has been paid,

access the unemployment insurance tax payment status of the first particular employer, and

update the accessed unemployment insurance tax payment status of the first particular employer based on the information received from the first user and to reflect payment of the unemployment insurance tax due by the first particular employer;

evaluate the request for the unemployment insurance benefit based on the benefit status of the first particular claimant and the updated unemployment insurance tax payment status of the first particular employer; and

31. Even though, the prior art of record teaches the above-mentioned features, the prior art of record fails to teach a system for handling unemployment insurance comprising a desktop that is configured to:

determine that the first user is a registered employer based on the login information for the first user and identifying the first user as the particular employer;

as a consequence of determining that the first user is a registered employer:

prompt the first user to provide information regarding employees of the first particular employer in response to prompting, receive login information from a second user, the login information including a user identifier for the second user;

authenticate the second user based on the login information received from the second user;

determine whether the second user is a claimant or a registered employer based on the login information for the second user;

if the second user is determined to be a claimant:

identify the second user as the first particular claimant,
prompt the second user to submit a request for an unemployment insurance benefit,

receive the request for the unemployment insurance benefit in response to prompting,

if the second user is determined to be a registered employer:

identify the second user as the second particular employer,
prompt the second user to provide information regarding employees of the second particular user,

receive information from the second user regarding employees of the second particular employer in response to the prompting,

calculate, based on the information received from the second user, an unemployment insurance tax due by the second particular employer to the federal or state government unemployment insurance agency, and

communicate to the second user an invoice requesting payment of the unemployment insurance tax due by the second particular employer.

32. With respect to **claim 149**, the prior art of record (Micciantuono, US 2003/0225639 in view of GAO, "UNEMPLOYMENT INSURANCE Increased Focus on

Program Integrity Could Reduce Billions in Overpayments" and Box, US 7194426)

teaches a method for handling unemployment insurance, comprising:

providing a database of an unemployment insurance management system, the database containing unemployment insurance benefit data and unemployment insurance tax data, wherein the unemployment insurance benefit data comprises a benefit status of a first particular claimant and the unemployment insurance tax data comprises an unemployment insurance tax payment status of a first particular employer associated with the first particular claimant and an unemployment insurance tax payment status of a second particular employer;

receiving login information to the unemployment insurance management system from a first user, the login information including a user identifier for the first user;

authenticating the first user based on the login information received from the first user;

receiving information from the first user regarding employees of the first particular employer in response to prompting,

electronically calculating, by at least one computer processor and based on the information received from the first user, an unemployment insurance tax due by the first particular employer to a federal or state government unemployment insurance agency,

communicating to the first user an invoice requesting payment of the unemployment insurance tax due by the first particular employer,

receiving an indication that the unemployment insurance tax due by the first particular employer has been paid,

electronically accessing, by the at least one computer processor, the unemployment insurance tax payment status of the first particular employer stored in the database,

updating the accessed unemployment insurance tax payment status of the first particular employer based on the information received from the first user and to reflect payment of the unemployment insurance tax due by the first particular employer, and

electronically storing the updated unemployment insurance tax payment status of the first particular employer in the database;

33. Even though, the prior art of record teaches the above-mentioned features, the prior art of record fails to teach a method for handling unemployment insurance comprising:

determining that the first user is a registered employer based on the login information for the first user and identifying the first user as the first particular employer;

as a consequence of determining that the first user is a registered employer:

prompting the first user to provide information regarding employees of the first particular employer,

receiving login information to the unemployment insurance management system from a second user, the login information including a user identifier for the second user;

authenticating the second user based on the login information received from the second user;

determining whether the second user is a claimant or a registered employer based on the login information for the second user;

if the second user is determined to be a claimant:

identifying the second user as the first particular claimant,

prompting the second user to submit a request for an unemployment insurance benefit;

receiving the request for the unemployment insurance benefit from the second user in response to the prompting, and

evaluating the request for the unemployment insurance benefit received from the second user based on the benefit status of the first particular claimant and the updated unemployment insurance tax payment status of the first particular employer; and

if the second user is determined to be a registered employer:

identifying the second user as the second particular employer,

prompting the second user to provide information regarding employees of the second particular employer,

receiving information from the second user regarding employees of the second particular employer in response to the prompting,

electronically calculating, by the at least one computer processor and based on the information received from the second user, an unemployment

insurance tax due by the second particular employer to the federal or state government unemployment insurance agency, and communicating to the second user an invoice requesting payment of the unemployment insurance tax due by the second particular employer.

34. For these reasons claims 80, 147 and 149 are deemed to be allowable over the prior art of record and claims 90-116 and 148, 150-154 are allowed by dependency on an allowed claim. Any comments considered necessary by Applicant must be submitted no later than the payment of the issue fee, and to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled Comments on Statement of Reasons for allowance.

Conclusion

35. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure is included in the attached PTO-892.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to RYAN D. DONLON whose telephone number is (571)270-3602. The examiner can normally be reached on Monday through Friday 7:30am to 5:00pm EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Charles Kyle can be reached on (571) 272-6746. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/R. D. D./
Examiner, Art Unit 3695
February 6, 2011

/Narayanswamy Subramanian/
Primary Examiner, Art Unit 3695